

Information to identify the case:

Debtor 1

Krista L Williams

Social Security number or ITIN xxx-xx-3408

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-34842-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Krista L Williams

6/16/23**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Krista L Williams
Debtor

Case No. 17-34842-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 16, 2023

User: admin
Form ID: 3180W

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db	+ Krista L Williams, 921 Spray Avenue, Beachwood, NJ 08722-4521
517222086	+ American Express Legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
517222088	Bank of America, PO Box 660402, Dallas, TX 75266-0402
517449699	+ Bank of America, Credit Control, LLC, POB 546, Hazelwood, MO 63042-0546
517476361	+ Bank of America, N.A., PO Box 21785, Tampa, FL 33622-1785
517222099	+ Credit Control, LLC, PO Box 248, Hazelwood, MO 63042-0248
517222101	+ Ditech, PO Box 7169, Pasadena, CA 91109-7169
517222103	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
517574753	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517222102	Ditech Financial LLC, PO Box 6154, Attn: Bankruptcy Notices, Rapid City, SD 57709-6154
517222104	+ EZ Pass DE, 22-24 West Loockerman Street, Dover, DE 19904-7324
517222106	EZ Pass PA, PO Box 67676, Harrisburg, PA 17106-7676
517222114	+ Orthopaedic Institute of NJ, 226 Route 37 West, Toms River, NJ 08755-8047
517222116	+ Robert L. Baroska III, Hayt Hayt & Landau LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517279730	State of NJ, POB 245, Trenton, NJ 08695-0245
517222117	+ Superior Court of NJ, Special Civil Part, c/o Glenn Mass, Court Officer, PO B ox 312, Toms River, NJ 08754-0364

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 16 2023 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 16 2023 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517222087	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2023 20:45:00	American Honda Finance Corporation, 20800 Madrona Ave, Torrance, CA 90503
517222084	+ EDI: GMACFS.COM	Jun 17 2023 00:37:00	Ally Financial, P.O. Box 951, Horsham, PA 19044-0951
517222085	+ Email/PDF: bncnotices@becket-lee.com	Jun 16 2023 20:46:50	American Express, PO Box 1270, Newark, NJ 07101-1270
517481048	Email/PDF: bncnotices@becket-lee.com	Jun 16 2023 20:46:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517222089	+ EDI: BANKAMER.COM	Jun 17 2023 00:37:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238
517222092	+ EDI: CITICORP.COM	Jun 17 2023 00:37:00	CBNA, PO Box 9001010, Louisville, KY 40290-1010

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517222093	+ EDI: CKSFINANCIAL.COM	Jun 17 2023 00:38:00	CKS Financial, P.O. BOX 2856, Chesapeake, VA 23327-2856
517222098	Email/Text: correspondence@credit-control.com	Jun 16 2023 20:44:00	Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
517222090	+ EDI: CAPITALONE.COM	Jun 17 2023 00:37:00	Cabelas, 1 Cabela Dr., Sidney, NE 69162-3028
517222091	+ EDI: CAPITALONE.COM	Jun 17 2023 00:37:00	Capital One Bank USA, PO Box 30253, Salt Lake City, UT 84130-0253
517222094	+ EDI: WFNNB.COM	Jun 17 2023 00:37:00	Comenity Bank-Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
517222095	+ EDI: WFNNB.COM	Jun 17 2023 00:37:00	Comenity-Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
517222096	EDI: WFNNB.COM	Jun 17 2023 00:37:00	Comenity-Good Sam/Camping World, PO Box 659820, San Antonio, TX 78265-9120
517222097	+ Email/Text: ebn@rwjbh.org	Jun 16 2023 20:45:00	Community Medical Center, 99 Highway 37 West, Toms River, NJ 08755-6423
517222100	EDI: DISCOVER.COM	Jun 17 2023 00:37:00	Discover Bank, c/o Discover Products Inc., 6500 New Albany Road, New Albany, OH 43054
517222105	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jun 16 2023 20:44:00	EZ Pass NJ, P.O. Box 4973, Trenton, NJ 08650-4973
517222107	+ Email/Text: crdept@na.firstsource.com	Jun 16 2023 20:45:00	Firstsource Advantage, LLC, 205 Bryant Woods South, PO Box 628, Buffalo, NY 14228-3609
517222108	+ EDI: CITICORP.COM	Jun 17 2023 00:37:00	Home Depot Consumer Credit Card, c/o Citi, PO Box 790345, Saint Louis, MO 63179-0345
517279729	+ EDI: IRS.COM	Jun 17 2023 00:37:00	IRS, 2970 Market St., Mail Stop 50Q30-133, Philadelphia, PA 19104-5002
517222109	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jun 16 2023 20:45:00	JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
517222110	Email/Text: govtaudits@labcorp.com	Jun 16 2023 20:44:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
519938794	Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2023 20:46:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519938795	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 16 2023 20:46:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, Resurgent Capital Services 29603-0587
517222111	Email/Text: camanagement@mtb.com	Jun 16 2023 20:44:00	M&T Bank, PO Box 62085, Baltimore, MD 21264
517547497	+ Email/Text: camanagement@mtb.com	Jun 16 2023 20:44:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
518586002	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 16 2023 20:45:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518586001	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 16 2023 20:45:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518173351	+ Email/Text: mtgbk@shellpointmtg.com	Jun 16 2023 20:44:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0675, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518173350	+ Email/Text: mtgbk@shellpointmtg.com	Jun 16 2023 20:44:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517222112	^ MEBN	Jun 16 2023 20:38:19	Northstar Location Services, LLC, 4285 Genesee St, Attn: Financial Services Dept., Cheektowaga,

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517222113	EDI: LCIPHHMRGT	Jun 17 2023 00:37:00	NY 14225-1943 Ocwen Loan Servicing, LLC, P.O. Box 24781, Attn: Bankruptcy Dept., West Palm Beach, FL 33416-4781
517222115	Email/Text: bankruptcynotices@psecu.com	Jun 16 2023 20:45:00	Pennsylvania State Employees Credit Unio, PO Box 67013, Harrisburg, PA 17106-7013
517525446	EDI: Q3G.COM	Jun 17 2023 00:38:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517222118	+ EDI: RMSC.COM	Jun 17 2023 00:37:00	SYNCB/Lowe's Credit Card, PO Box 530914, Atlanta, GA 30353-0914
517222119	EDI: WTRRN BANK.COM	Jun 17 2023 00:37:00	TD Bank/Target Card Services, PO Box 660170, Dallas, TX 75266-0170
517222120	+ Email/Text: BAN1116@UCBINC.COM	Jun 16 2023 20:44:00	United Collection Bureau, Inc., PO Box 1116, Maumee, OH 43537-8116
517222122	EDI: RMSC.COM	Jun 17 2023 00:37:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
517222123	+ Email/Text: bankruptcy@webbank.com	Jun 16 2023 20:44:00	WebBank/DFS, 215 South State Street, Suite 1000, Dell Preferred Account, Salt Lake City, UT 84111-2336

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517449698	*+	Ditech, POB 7169, Pasadena, CA 91109-7169
517449697	*	Ditech Financial LLC, PO Box 6154, Attn: Bankruptcy Notices, Rapid City, SD 57709-6154
517449696	*	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172
517449695	*	Ocwen Loan Servicing, LLC, P.O. Box 24781, Attn: Bankruptcy Dept., West Palm Beach, FL 33416-4781
517222121	##+	Urology Associates of Ocean County PA, 9 Hospital Dr, Toms River, NJ 08755-6425

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

Aleisha Candace Jennings

District/off: 0312-3

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on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com

Denise E. Carlon

on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Donald F. Campbell, Jr.

on behalf of Debtor Krista L Williams dcampbell@ghclaw.com 4433@notices.nextchapterbk.com

Phillip Andrew Raymond

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Sean M. O'Brien

on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8